

United States Bankruptcy Court
District of Massachusetts

In re Robert N. Lupo

Debtor

Case No. 09-21945Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	0.00		
B - Personal Property	Yes	5	162,131.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	7		5,983,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	24		276,598.33	
G - Executory Contracts and Unexpired Leases	Yes	4			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			28,508.81
J - Current Expenditures of Individual Debtor(s)	Yes	1			7,057.00
Total Number of Sheets of ALL Schedules		48			
Total Assets			162,131.00		
Total Liabilities				6,260,098.33	

**United States Bankruptcy Court
District of Massachusetts**

In re Robert N. Lupo
Debtor

Case No. 09-21945

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
221 Tower Road, Lincoln, Massachusetts Single Family	Fee simple	-	Undetermined	554,000.00
18-20 Vernon Street, Waltham, Massachusetts 4 family	Fee simple	-	Undetermined	262,000.00
164-166 Washington Street, Newton, Massachusetts 2 family	Fee simple	-	Undetermined	235,000.00
Winaukee Extension, 28 Spectacle Circle, Moultonboro, NH Single family	Fee simple	-	Undetermined	38,000.00
213 Boston Post Road, Wayland, Massachusetts Single family	Fee simple	-	Undetermined	545,000.00
17 Davis, Unit A15, Acton, Massachusetts Condo	Fee simple	-	Undetermined	53,000.00
17 Davis, Unit B8, Acton, Massachusetts Condo	Fee simple	-	Undetermined	49,000.00
17 Davis, Unit C9, Acton, Massachusetts Condo	Fee simple	-	Undetermined	49,000.00
19 Davis, Unit C16, Acton, Massachusetts Condo	Fee simple	-	Undetermined	55,000.00
21 Davis, Unit C11, Acton, Massachusetts Condo	Fee simple	-	Undetermined	51,000.00
22 Felton Street, Waltham, Massachusetts Commercial Building	Fee simple	-	900,000.00 (estimate)*	542,000.00
45 South Street, Waltham, Massachusetts 2 family	Fee simple	-	450,000.00 (estimate)*	0.00

Sub-Total > 1,350,000.00 (estimate) Total of this page

B6A (Official Form 6A) (12/07) - Cont.

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
91 Felton Street, Waltham, Massachusetts Commercial Building	Fee simple	-\$825,000.00 (estimate)*		649,000.00
30-32 Dartmouth Street, Waltham, Massachusetts 2 family	Fee simple	-\$425,000.00 (estimate)*		0.00
126 Florence Road, Waltham, Massachusetts Single family	Fee simple	-	Undetermined	283,000.00
91-93 Hammond Street, Waltham, Massachusetts 4 family	Fee simple	-	Undetermined	268,000.00
719-723 Main Street, Waltham, Massachusetts Commercial Building	Fee simple	- 1,050,000.00 (est.)*		396,000.00
10-12 Nathan Road, Waltham, Massachusetts 4 family	Fee simple	-	Undetermined	244,000.00
60-62 Orange Street, Waltham, Massachusetts 4 family	Fee simple	-	Undetermined	394,000.00
402 Parker Street, Newton, Massachusetts	1/2 ownership interest (jointly owned with Peter Collins)		Undetermined	0.00
26-30 School Avenue, Waltham, Massachusetts 4 family	Fee simple	-	Undetermined	380,000.00
9 Sky Harbor Drive, Biddeford, Maine Single family	Fee simple	-	Undetermined	394,000.00
89 Sudbury Road, Weston, Massachusetts Single family - Debtor's residence	1/2 ownership interest (held as tenants by entireties with non-debtor spouse)		Undetermined	461,500.00

*Estimate based upon opinion of value
dated October 29, 2009

Sub-Total > 2,300,000.00 (Total of this page)

Total > 3,650,000.00

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

In re Robert N. LupoCase No. 09-21945

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Safe deposit box	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Cambridge Trust Checking Account	-	106.00
		Rockland Trust Bank Account	-	300.00
		Sovereign Bank Bank Account	-	300.00
		RTN Federal Credit Union Credit Union Shares	-	25.00
		Citizens Bank Bank Account	-	0.00
		RTN Federal Credit Union Credit Union Shares	-	25.00
		Citizens Bank Bank Account	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		TV, audio equipment, radios, miscellaneous household furniture	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	500.00
7. Furs and jewelry.	X			
Sub-Total > (Total of this page)				2,356.00

4 continuation sheets attached to the Schedule of Personal Property

In re Robert N. LupoCase No. 09-21945

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Golf clubs, mountain bike	-	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Knights of Columbus Term Insurance Policy	-	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Ameritrade Account Held jointly with non-debtor spouse	J	80,000.00
		Ameritrade Account	-	50,000.00
		100% Ownership interest in The Piano Man, Inc.	-	Unknown
		100% Ownership interest in Lupo & Associates (real estate broker business)	-	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Unpaid Rent of Kelly Priest 62 B Orange Street, Waltham, MA	-	Unknown
		Unpaid rent of Lysa & Adrian Wilkins 213 Boston Post Road, Wayland, MA	-	Unknown
		Amounts due from Waltham Housing Authority	-	Unknown

Sub-Total > 130,500.00
(Total of this page)

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Potential claim/defenses against Bowditch & Dewey 311 Main Street P.O. Box 15156 Worcester, MA 01615-0156	-	Unknown
		Potential claim/defenses against Rockland Trust 288 Union Street Rockland, MA 02370-1896	-	Unknown
		Potential claim/defenses against Rucci, Bardaro & Barrett, P.C. 420 Bedford St, #270 Lexington, MA 02420	-	Unknown
		Potential claim against John Johnson [funds paid for legal services to attorney who was disbarred]	-	1,500.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > 1,500.00
(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 4 Runner	-	1,475.00
		2003 Cadillac DHS Deville	-	5,200.00
		1991 Camaro	-	400.00
		1981 BMW 733	-	1,375.00
		2003 Toyota Celica	-	4,275.00
		2003 Toyota MR2	-	6,300.00
		1976 TRG Triumph	-	6,000.00
		1985 Oldsmobile	-	300.00
26. Boats, motors, and accessories.		1976 Boston Whaler	-	1,500.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		3 Computers (5-10 yrs. old)	-	750.00
		3 printers (3 yrs. old), old facsimile machine	-	200.00
		Old desks, filing cabinets	-	Unknown
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Family pet dogs	J	Unknown
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

Sub-Total > 27,775.00
(Total of this page)

Sheet 3 of 4 continuation sheets attached to the Schedule of Personal Property

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		Interest in RN Lupo Family Trust	-	Unknown
		Interest in Linwood Family Trust	-	Unknown
		Interest in 25 Melville Avenue Family Trust	-	Unknown
		Interest in Tower Realty Trust	-	Unknown
		Interest in Lupo Edgewater Realty Trust	-	Unknown
		Interest in N&A Realty Trust	-	Unknown
		Interest in M. Adeline Lupo Revocable Trust	-	Unknown

Sub-Total > 0.00
(Total of this page)
Total > 162,131.00

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
89 Sudbury Road, Weston, Massachusetts Single family - Debtor's residence	Mass. Gen. Laws c.188, § 1	500,000.00	Undetermined
<u>Cash on Hand</u>			
Safe deposit box	Mass. Gen. Laws c. 235, § 34(15)	100.00	100.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Cambridge Trust Checking Account	Mass. Gen. Laws c. 246, § 28A	0.00	106.00
Rockland Trust Bank Account	Mass. Gen. Laws c. 246, § 28A	300.00	300.00
Sovereign Bank Bank Account	Mass. Gen. Laws c. 246, § 28A	175.00	300.00
RTN Federal Credit Union Credit Union Shares	Mass. Gen. Laws c. 246, § 28A	0.00	25.00
Citizens Bank Bank Account	Mass. Gen. Laws c. 246, § 28A	0.00	0.00
RTN Federal Credit Union Credit Union Shares	Mass. Gen. Laws c. 246, § 28A	25.00	25.00
Citizens Bank Bank Account	Mass. Gen. Laws c. 246, § 28A	0.00	0.00
<u>Household Goods and Furnishings</u>			
TV, audio equipment, radios	Mass. Gen. Laws c.235, § 34(2)	1,000.00	1,000.00
<u>Wearing Apparel</u>			
Clothing	Mass. Gen. Laws c.235, § 34(1)	500.00	500.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Golf clubs, mountain bike	Mass. Gen. Laws c.235, § 34(2)	500.00	500.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1997 4 Runner	Mass. Gen. Laws c. 235, § 34(16)	700.00	1,475.00
<u>Office Equipment, Furnishings and Supplies</u>			
3 Computers (5-10 yrs. old)	Mass. Gen. Laws c. 235, § 34(5)	500.00	750.00
3 printers (3 yrs. old), old facsimile machine	Mass. Gen. Laws c.235, § 34(6)	500.00	200.00

Total: 504,300.00 5,281.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Robert N. LupoCase No. 09-21945

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. BAC-xxxxxxxxx-(21D-UC11)		FOR NOTICE PURPOSES ONLY					
BAC Home Loan Servicing LP f/k/a Countrywide Home Loans Serv LP ATT: Remittance Processing PO Box 650070 Dallas, TX 75265-0070	-					Unknown	Unknown
		Value \$ Unknown					
Account No. BAC-xxxxxxxx9-(17D-UC9)		FOR NOTICE PURPOSES ONLY					
BAC Home Loan Servicing LP f/k/a Countrywide Home Loans Serv, LP ATT: Remittance Processing PO Box 650070 Dallas, TX 75265-0070	-					Unknown	Unknown
		Value \$ 0.00					
Account No.		17 Davis, Unit A15, Acton, Massachusetts Condo					
Bank of America PO Box 539016 Atlanta, GA 30353-9016	-			X		53,000.00	Unknown
		Value \$ Unknown					
Account No.		17 Davis, Unit B8, Acton, Massachusetts Condo					
Bank of America PO Box 539016 Atlanta, GA 30353-9016	-			X		49,000.00	Unknown
		Value \$ Unknown					
Subtotal						102,000.00	0.00
(Total of this page)							

6 continuation sheets attached

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	-		17 Davis, Unit C9, Acton, Massachusetts Condo		X		49,000.00	Unknown
Bank of America PO Box 539016 Atlanta, GA 30353-9016								
Value \$			Unknown					
Account No.	-		19 Davis, Unit C16, Acton, Massachusetts Condo		X		55,000.00	Unknown
Bank of America PO Box 539016 Atlanta, GA 30353-9016								
Value \$			Unknown					
Account No.	-		21 Davis, Unit C11, Acton, Massachusetts Condo		X		51,000.00	Unknown
Bank of America PO Box 539016 Atlanta, GA 30353-9016								
Value \$			Unknown					
Account No.	-		126 Florence Road, Waltham, Massachusetts Single family		X		283,000.00	Unknown
Bank of America PO Box 539016 Atlanta, GA 30353-9016								
Value \$			Unknown					
Account No.	-		10-12 Nathan Road, Waltham, Massachusetts 4 family		X		244,000.00	Unknown
Bayview Loan Servicing 4425 Ponce de Leon Blvd. 5th floor Miami, FL 33146								
Value \$			Unknown					
Subtotal (Total of this page)							682,000.00	0.00

Sheet 1 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Sheet 1 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			60-62 Orange Street, Waltham, Massachusetts 4 family					
Citizens Bank 28 State Street Boston, MA 02109	-				X		60,000.00	Unknown
			Value \$ Unknown					
Account No. xxxxxx7 131 Tower Road			FOR NOTICE PURPOSES ONLY					
Countrywide PO Box 10334 Van Nuys, CA 91410-0334	-						Unknown	Unknown
			Value \$ Unknown					
Account No. xxxxxx5 126 Florence Road			FOR NOTICE PURPOSES ONLY					
Countrywide PO Box 10334 Van Nuys, CA 91410-0334	-						Unknown	Unknown
			Value \$ Unknown					
Account No.			213 Boston Post Road, Wayland, Massachusetts Single family					
JPMorgan Chase Bank c/o Jon S. Davis, Esq. Stanton & Davis 1000 Plain St. Marshfield, MA 02050	-				X		545,000.00	Unknown
			Value \$ Unknown					
Account No.			18-20 Vernon Street, Waltham, Massachusetts 4 family					
Litton Loan Servicing ATTN: Cash Management PO Box 4387 Houston, TX 77210-4387	-				X		262,000.00	Unknown
			Value \$ Unknown					
Subtotal							867,000.00	0.00
(Total of this page)								

Sheet 2 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.		Winaukee Extension, 28 Spectacle Circle, Moultonboro, NH Single family					
Meredith Village Savings Bank 24 State Route 125 PO Box 177 Meredith, NH 03253	-			X			
		Value \$ Unknown				38,000.00	Unknown
Account No.		22 Felton Street, Waltham, Massachusetts Commercial Building					
Rockland Trust Co. 288 Union Street Rockland, MA 02370	-			X	X		
		Value \$ Unknown				542,000.00	Unknown
Account No.		45 South Street, Waltham, Massachusetts 2 family					
Rockland Trust Co. PO Box 4116 Woburn, MA 01888-4116	-			X	X		
		Value \$ Unknown				Unknown	Unknown
Account No.		91 Felton Street, Waltham, Massachusetts Commercial Building					
Rockland Trust Co. PO Box 4116 Woburn, MA 01888-4116	-			X	X		
		Value \$ Unknown				649,000.00	Unknown
Account No.		30-32 Dartmouth Street, Waltham, Massachusetts 2 family					
Rockland Trust Co. PO Box 4116 Woburn, MA 01888-4116	-			X	X		
		Value \$ Unknown				Unknown	Unknown
Subtotal						1,229,000.00	0.00
(Total of this page)							

Sheet 3 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			719-723 Main Street, Waltham, Massachusetts Commercial Building					
Rockland Trust Co. PO Box 4116 Woburn, MA 01888-4116	-				X	X		
			Value \$ Unknown				396,000.00	Unknown
Account No.			221 Tower Road, Lincoln, Massachusetts Single Family					
RTN Federal Credit Union 600 Main Street Waltham, MA 02451	-				X			
			Value \$ Unknown				554,000.00	Unknown
Account No.			26-30 School Avenue, Waltham, Massachusetts 4 family					
RTN Federal Credit Union 600 Main Street Waltham, MA 02451	-				X			
			Value \$ Unknown				380,000.00	Unknown
Account No.			89 Sudbury Road, Weston, Massachusetts Single family - Debtor's residence					
RTN Federal Credit Union 600 Main Street Waltham, MA 02451	-				X			
			Value \$ Unknown				461,500.00	Unknown
Account No.			2003 Cadillac DHS Deville					
RTN Federal Credit Union 600 Main Street Waltham, MA 02451	-				X			
			Value \$ 5,200.00				14,000.00	8,800.00
Subtotal (Total of this page)							1,805,500.00	8,800.00

Sheet 4 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2003 Toyota MR2					
RTN Federal Credit Union 600 Main Street Waltham, MA 02451	-				X			
			Value \$ 6,300.00				7,000.00	700.00
Account No.			9 Sky Harbor Drive, Biddeford, Maine Single family					
Sacco & Biddeford Savings Institution 50 Industrial Park Road Saco, ME 04072	-				X			
			Value \$ Unknown				394,000.00	Unknown
Account No.			FOR NOTICE PURPOSES ONLY					
Sovereign Bank 2 Morrissey Blvd. Boston, MA 02125	-					X		
			Value \$ 0.00				Unknown	Unknown
Account No.			164-166 Washington Street, Newton, Massachusetts 2 family					
Suntrust PO Box 79041 Baltimore, MD 21279	-				X			
			Value \$ Unknown				235,000.00	Unknown
Account No.			91-93 Hammond Street, Waltham, Massachusetts 4 family					
Suntrust PO Box 79041 Baltimore, MD 21279	-				X			
			Value \$ Unknown				268,000.00	Unknown
Subtotal (Total of this page)							904,000.00	700.00

Sheet 5 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.		60-62 Orange Street, Waltham, Massachusetts 4 family					
Union Capital Mortgage Business Trust 45 Braintree Hill Park, Ste 400 Braintree, MA 02184	-			X		394,000.00	Unknown
Account No.		FOR NOTICE PURPOSES ONLY					
Washington Mutual PO Box 78148 Phoenix, AZ 85062	-					Unknown	Unknown
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)						394,000.00	0.00
Total (Report on Summary of Schedules)						5,983,500.00	9,500.00

Sheet 6 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Robert N. LupoCase No. 09-21945Debtor**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.								
Internal Revenue Service James Spinale, MS 20800 JFK Federal Building PO Box 9112 Boston, MA 02203		-			X		Unknown	Unknown
Account No.								
Massachusetts Department of Revenue Bankruptcy Unit P.O. Box 9564 100 Cambridge Street, 7th Floor Boston, MA 02114-9564		-			X		Unknown	Unknown
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

0.00 0.00

Total
(Report on Summary of Schedules)

0.00 0.00

In re Robert N. LupoCase No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Adrian and Lysa Wilkins c/o Dakoyannis & Sherring, LLC 91 Providence Highway Suite 250 Westwood, MA 02090	-				X		Unknown
Account No.							
Advanced Abatement & Insulation 20 Plymouth Road Peabody, MA 01960	-				X	X	800.00
Account No.							
Advantage Commercial Cleaning 738 Main Street #233 Waltham, MA 02451	-				X	X	2,200.00
Account No.							
Alford & Bertrand LLC Attorneys at Law 60 Arsenal Street PO Box 322 Watertown, MA 02471	-				X	X	5,532.56
Subtotal (Total of this page)							8,532.56

23 continuation sheets attached

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Altman & Altman LLP 689 Massachusetts Avenue Cambridge, MA 02139	-				X		Unknown
Account No. xxx6 700 Boston Post Road America Servicing Co. PO Box 1820 Newark, NJ 07101-1820	-				X		Unknown
Account No. xxxxxxxxxx 60-62 Orange St. American Home Mortgage Servicing PO Box 44042 Jacksonville, FL 32231-4042	-				X		Unknown
Account No. ASAP Drains, Inc. 405A Essex Street Salem, MA 01970	-				X	X	511.00
Account No. 721 Main St. Barry Bros. Disposal PO Box 650040 West Newton, MA 02465	-				X	X	110.00
Sheet no. 1 of 23 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							621.00

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Best Deal Appliance Service 72 Turnpike Road PO Box 3304 Fayville, MA 01745	-			X	X	314.97
Account No.						
Board of Bar Overseers 99 High Street Boston, MA 02110	-			X	X	Unknown
Account No.						
Bob Plunkett Title Examiner 520 Providence Hwy 10 Norwood, MA 02062	-			X		Unknown
Account No.						
Boston Bar Association 16 Beacon Street Boston, MA 02108	-			X		Unknown
Account No.						
Boston Globe Advertising 135 Morrissey Boulevard P.O. Box 55819 Boston, MA 02205-5819	-			X	X	Unknown
Sheet no. <u>2</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						314.97

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Bowditch & Dewey LLP 1 International Place Boston, MA 02110-2602	-				X	X	26,531.13
Account No.							
Brecher Wyner Simons Fox & Bolan 100 Wells Avenue Newton Center, MA 02459-3210	-				X	X	Unknown
Account No.							
Briarbrook Village Condominium Assoc. 21 Davis Road Acton, MA 01720-4706	-				X		Unknown
Account No.							
Brockton Mechanical Services PO Box 223 Avon, MA 02322	-				X	X	481.00
Account No.							
Budget Installment Corp. PO Box 9153 Garden City, NY 11530-9153	-				X	X	1,006.75
Subtotal (Total of this page)							28,018.88

Sheet no. 3 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.								
Burns & Levinson 125 Summer Street Boston, MA 02110		-				X	X	Unknown
Account No.								
Cahill Roofing 61 Upton Road Waltham, MA 02451		-				X		Unknown
Account No.								
Carol Lowenstein 9 Tiffany Lane Andover, MA 01810		-				X	X	Unknown
Account No.								
Cellai Law Offices, P.C. 355 Congress Street Suite 2B Boston, MA 02210-1818		-				X	X	Unknown
Account No.								
Center Harbor Dock & Pier LLC 173 Lakeshore Drive Moultonborough, NH 03254		-				X	X	Unknown
Subtotal (Total of this page)								0.00

Sheet no. 4 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Chaiyarek Kamoisiri 12 Lowell Court Medford, MA 02155		-			X	X	4,200.00
Account No. Cia Ditomasso 337 Washington Street #9 Newton, MA 02458		-			X		Unknown
Account No. Cingular One P.O. Box 6463 Carol Stream, IL 60197-6434		-			X	X	Unknown
Account No. (Taxes 9 Sky Harbor) City of Biddeford PO BOX 16004 Lewiston, ME 04243-9581		-			X		Unknown
Account No. City of Newton Water & Sewer Division PO Box 9138 Newtonville, MA 02460-9138		-			X	X	1,189.44
Sheet no. <u>5</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							5,389.44

B6F (Official Form 6F) (12/07) - Cont.

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
City of Newton PO Box 9137 Newtonville, MA 02460	-				X	X	2,070.00
Account No.							
City of Newton PO Box 9137 Newtonville, MA 02460	-				X	X	1,888.99
Account No.							
City of Waltham City Clerk City Hall Second Floor 610 Main Street Waltham, MA 02452	-				X	X	Unknown
Account No.							
Cohn & Dussi LLC 300 Trade Center Woburn, MA 01801	-				X		Unknown
Account No. xxxxxxxxxxxx3709							
Comcast PO Box 1577 Newark, NJ 07101-1577	-				X	X	520.82
Subtotal (Total of this page)							4,479.81

Sheet no. 6 of 23 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. BCJLWR-4 Commerce Insurance Co. 221 Tower 11 Gore Road Webster, MA 01570		-			X	X	176.84
Account No. Community Newspaper Company PO Box 9113 Needham, MA 02492-9113		-			X	X	Unknown
Account No. Daniel J. Finn, Esq. 60 Walnut Street Wellesley Hills, MA 02481		-			X	X	1,232.50
Account No. Dead River Company PO BOx 6100 Lewiston, ME 04243-6100		-			X	X	1,281.00
Account No. Dennis J. Cronin Plumbing & Heating 120 Lincoln Woods Road Waltham, MA 02451-1430		-			X	X	Unknown
Sheet no. <u>7</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							2,690.34

B6F (Official Form 6F) (12/07) - Cont.

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Diana & Jerry Hodges 72 Cobbles Drive Penfield, NY 14526	-				X	X	Unknown
Account No.							
Division of Medical Assistance Office of Health & Human Services One Ashburton Place, 11th Floor Boston, MA 02108	-				X	X	Unknown
Account No.							
Domenico & Matilda DiFiore c/o Darcy Kirkpatrick, Esq. Rodman, Walker & DiMarco 350 Main Street Malden, MA 02148	-				X	X	Unknown
Account No.							
E-Z Oil Company PO Box 541418 Waltham, MA 02451-1418	-				X	X	16,912.22
Account No.							
Erin Blatti 44 Central Street Apt. 4 Somerville, MA 02143	-				X		Unknown
Subtotal (Total of this page)							16,912.22

Sheet no. 8 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Florida Bar 651 E. Jefferson Street Tallahassee, FL 32399-2300		-			X	X	Unknown
Account No. Fred Gimbert		-			X	X	Unknown
Account No. Garrity Levin and Muir LLP 1 Center Plaza Boston, MA 02108		-			X		Unknown
Account No. Gillis and Bikofsky, PC 1150 Walnut Street Newton Highlands, MA 02461		-			X	X	9,000.00
Account No. Godino & Company, Inc. Commercial Real Estate Services 225 Riverview Avenue Suite 101 Auburndale, MA 02466		-			X	X	5,300.99
Sheet no. <u>9</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							14,300.99

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Gosselin & Associates 1026 Main Street Winchester, MA 01890	-				X	X	Unknown
Account No. xxx6 131 Tower Road Greenpoint PO Box 1093 Branford, CT 06405-8093	-				X		Unknown
Account No. Hendren Design Associates 119 Braintree Street Suite 315 Allston, MA 02134	-				X	X	2,300.00
Account No. HOME DEPOT First Avenue Waltham, MA 02451	-				X	X	Unknown
Account No. Home Suite Inns 455 Totten Pond Road Waltham, MA 02451	-				X	X	Unknown
<p>Sheet no. <u>10</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p> <p style="text-align: right;">Subtotal (Total of this page)</p>							2,300.00

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Jason Foley 9 Sparrow Street West Roxbury, MA 02132	-			X	X	522.87
Account No. John Wright 48 A Street Framingham, MA 01701	-			X	X	5,500.00
Account No. Jonny Harding 17 Perley Street Lynn, MA 01905	-			X	X	809.10
Account No. Joseph A. Bryson, Jr. 751 Main Street Waltham, MA 02451	-			X	X	315.00
Account No. Joseph McConnell, Esq. Morgan, Brown & Joy 200 State Street Boston, MA 02109	-			X		Unknown
Sheet no. <u>11</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,146.97

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Korg USA, Inc. 316 South Service Road Melville, NY 11747-3201		-			X	X	Unknown
Account No.							
Lease Finance Group, LLC 132 West 31st Street 14th Floor New York, NY 10001		-			X		Unknown
Account No.							
Lease Financial Group, LLC PO Box 7861 New York, NY 10116		-			X	X	3,254.35
Account No. (xxx5) 721 Main							
Lexington Alarm Company 9 Alfred Circle Bedford, MA 01730-2347		-			X	X	4,821.85
Account No.							
Lim Charles Nehemia One Pinewood Avenue Sudbury, MA 01776		-			X		Unknown
Subtotal (Total of this page)							8,076.20

Sheet no. 12 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Lisa Jacobs PO Box 488 Weston, MA 02493	-				X	X	Unknown
Account No. Local Tel Riverview Corporate Center 27200 Riverview Center Blvd. Bonita Springs, FL 34134	-				X	X	Unknown
Account No. Louis L. Coiffi 4 Marshall Street Nutting Lake, MA 01865	-				X	X	7,697.25
Account No. Magestic Cleaning Co Melvin Lopez 75 Lakeview Terrance Waltham, MA 02451	-				X	X	1,350.00
Account No. Maid Pro 455 Massachusetts Avenue 2nd Floor Arlington, MA 02474	-				X	X	90.00
Sheet no. <u>13</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							9,137.25

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Maid Pro 19 Tech Circle Natick, MA 01760		-			X	X	180.00
Account No.							
Massachusetts Bar Association 20 West Street Boston, MA 02111-1204		-			X	X	Unknown
Account No.							
Melissa Owens 11 Elson Road Waltham, MA 02451		-			X	X	Unknown
Account No.							
Metro Swift Sprinkler Corp. 56 R. Pulaski Street PO Box 3007 Peabody, MA 01960		-			X	X	9,559.00
Account No.							
Monadnock Mt. Spring Water Blue Hills Spring Water Co. 134 Penn Street Quincy, MA 02168		-			X	X	359.50
Subtotal (Total of this page)							10,098.50

Sheet no. 14 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Morris & Morris, PC 32 Kearney Road Needham Heights, MA 02494		-			X	X	500.00
Account No.							
Myesa Vanover Orange Street Waltham, MA 02451		-			X		Unknown
Account No.							
N.J.B., Inc. Sam Kaufman 10 Lantern Lane Wrentham MA 02193		-			X	X	3,260.32
Account No.							
National Grid PO Box 4300 Woburn, MA 01888-4300		-			X	X	1,248.20
Account No.							
NCO Financial Systems PO Box 15889 PA 15889		-			X	X	Unknown
Subtotal (Total of this page)							5,008.52

Sheet no. 15 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
New England Phoenix 337 Freeport Street Boston, MA 02122		-			X		Unknown
Account No.							
New Hampshire Electric Co-Op PO Box 9612 Manchester, NH 03108-9612		-			X	X	74.61
Account No.							
NStar PO Box 4508 Woburn, MA 01888-4508		-			X	X	10,362.50
Account No.							
Ogilvies B.L. Ogilvie & Sons Inc. 39 Warren Avenue Weston, MA 02493		-			X	X	Unknown
Account No.							
One Communications PO Box 981039 Boston, MA 02298-1039		-			X	X	2,280.95
Subtotal (Total of this page)							12,718.06

Sheet no. 16 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Option One 10333 Richmond Avenue Houston, TX 77042		-			X		Unknown
Account No. Paradise Painting Company 28 Summit Road Stoneham, MA 02180		-			X	X	3,120.00
Account No. Peter Kovalko 59 Bonair Street Somerville, MA 02145		-			X	X	796.11
Account No. Pitney Bowes PO Box 856460 Louisville, KY 40285-6460		-			X	X	1,787.59
Account No. PJ Floor Sanding 97 Baxter Avenue Quincy, MA 02169		-			X	X	1,050.00
Sheet no. 17 of 23 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 6,753.70

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Quincy Mutual Fire Insurance PO Box 699150 Quincy, MA 02269-9150		-			X	X	3,407.25
Account No.							
Ramsay Brothers, Inc. 150 Prospect Street Waltham, MA 02453		-			X	X	1,825.00
Account No.			Employment Claims				
Robert Grimes 98 Stromquist Avenue Unit B Lowell, MA 01852		-			X	X	Unknown
Account No.							
Robert Hartin 300 Grove Street, #300 Braintree, MA 02184		-			X	X	550.00
Account No.							
Robert Pomerene, Esq. 8 Sky Reach Plymouth, MA 02360		-			X	X	Unknown
Subtotal (Total of this page)							5,782.25

Sheet no. 18 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. RTN Federal Credit Union 600 Main Street Waltham, MA 02451		-			X	X	81,031.88
Account No. Rucci, Bardaro & Barrett PC 420 Bedford Street #270 Lexington, MA 02420		-			X	X	823.00
Account No. Sacco & Biddeford Savings Institution 50 Industrial Park Road Saco, ME 04072		-			X	X	9,508.21
Account No. Scanlon Tech. Com. 101 Middlesex Turnpike Suite 6 Burlington, MA 01803-4914		-			X	X	5,118.79
Account No. Smartbooks Corp. PO Box 1474 Concord, MA 01742		-			X	X	625.00
Subtotal (Total of this page)							97,106.88

Sheet no. 19 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Square Away 23 Lombard St. Newton, MA 02458-2513		-			X	X	2,300.00
Account No. Stanley Steamer PO Box 195 Marlborough, MA 01752		-			X	X	245.00
Account No. Staples Waltham Plaza 800 Lexington Avenue Waltham, MA 02451		-			X	X	Unknown
Account No. Superior Masonry 175 River Street Waltham, MA 02453		-			X		Unknown
Account No. Tech Networks 574 Dorchester Avenue Boston, MA 02127		-			X	X	410.00
Sheet no. <u>20</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,955.00

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.								
Thomas Butters, Esq. Butters Brazilian LLP One Exeter Place Boston, MA 02116		-				X	X	Unknown
Account No.								
Todd & Weld LLP 28 State Street Boston, MA 02109		-				X	X	Unknown
Account No.								
Total Formal Oil Company PO Box 541165 Waltham, MA 02454-1165		-				X	X	2,079.99
Account No.								
Town of Biddeford 205 Main Street Biddeford, ME 04005		-				X	X	Unknown
Account No.								
Town of Moultonborough 6 Holland Street Moultonborough, NH 03254		-				X	X	Unknown
Subtotal (Total of this page)								2,079.99

Sheet no. 21 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Town of Waltham Water & Sewer PO Box 540190 Waltham, MA 02454	-				X	X	19,411.60
Account No.							
Town of Wayland Wayland Town Building 41 Cochituate Road Wayland, MA 01778-2614	-				X	X	Unknown
Account No.							
Travelers Insurance ATT: Consumer Affairs One Tower Square Hartford, CT 06183	-				X	X	6,401.00
Account No.							
Ultraguard 18 North Maple St Woburn, MA 01801	-				X	X	362.20
Account No.							
Verizon PO Box 1100 Albany, NY 12250-0001	-				X	X	Unknown
Sheet no. 22 of 23 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							26,174.80

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
W.B. Mason Office Supplies 647 Summer Street Boston, MA 02210		-			X	X	Unknown
Account No.							
Wayland Police Department 38 Cochituate Road Wayland, MA 01778		-			X	X	Unknown
Account No.							
Account No.							
Account No.							

Sheet no. 23 of 23 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

0.00

Total
(Report on Summary of Schedules)

276,598.33

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Alfaro, Miriam 30 School Ave Waltham, MA	Lease of real property
All-Terrain - Kulow, David 721 Main Street Waltham, MA	Lease of real property
Boudrot, Bob 65 Arcadia Avenue Waltham, MA	Lease of real property (45 South Street garage)
Brennan 9 Sky Harbor Biddeford, ME	Lease of real property
Caliri, Elizabeth 26 School Avenue Waltham, MA	Lease of real property
Cannistrato, Christine 17 David Road, Unit B8 Acton, MA	Lease of real property
Cinquegrano, David & Chrissie 91A Hammond Street Waltham, MA	Lease of real property
Collins, Theresa 28 School Avenue Waltham, MA	Lease of real property
Delcid, Lucy 126 Florence Road Waltham, MA	Lease of real property
Diaz, Janet 10 Edgewater Park Newton, MA	Lease of real property
Dobbins, Allen 10A Nathan Road Waltham, MA	Lease of real property
Fenzel, William 12A Nathan Road Waltham, MA	Lease of real property

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Ferrer, Luz 26.5 School Avenue Waltham, MA	Lease of real property
French 9 Sky Harbor Biddeford, MA	Lease of real property
Garzona, Manuel 45A South Street Waltham, MA	Lease of real property
Gilbert, John 17 Davis Road, Unit C9 Acton, MA	Lease of real property
Herzog, Ann E 700 Boston Post Road Weston, MA	Lease of real property
Hill, Suzanne 23 David Road, Unit C11 Acton, MA	Lease of real property
Home, Grant 164 Washington Street Newton, MA	Lease of real property
Hughes, Stephen & Ann 62A Orange Street Waltham, MA	Lease of real property
Juga, Osmani, Elbeih 45B South Street Waltham, MA	Lease of real property
Kelly, Arthur 62B Orange Street Waltham, MA	Lease of real property
Keltron 91 Felton Street Waltham, MA	Lease of real property
Lam, Brian/Wong, Brian 19 Davis Road, C16 Acton, MA	Lease of real property
Lemus, Christian 93B Hammond Street Waltham, MA	Lease of real property

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
McBirney, Karthryn 20A Vernon Street Waltham, MA	Lease of real property
McCray, James 12B Nathan Road Waltham, MA	Lease of real property
Mora, Edith 93A Hammond Street Waltham, MA	Lease of real property
Morales, Edith 32B Dartmouth Street Waltham, MA	Lease of real property
Paul, Barbara 10B Nathan Road Waltham, MA	Lease of real property
Pererya, Synthia 25 Melville Avenue Newton, MA	Lease of real property
Ptaszek 9 Sky Harbor Biddeford, ME	Lease of real property
Ratner 723 Main Street Waltham, MA	Lease of real property
Richmond, Patricia 60A Orange Street Waltham, MA	Lease of real property
Saez, Oswaldo 60B Orange Street Waltham, MA	Lease of real property
Suess, John 17 David Road, Unit A15 Acton, MA	Lease of real property
Tullis, Marilyn 32A Dartmouth Street Waltham, MA	Lease of real property
Vega, Betty 236 Linwood Avenue Newtonville, MA	Lease of real property

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Vega, Maritza 97 Hamilton Road Waltham, MA	Lease of real property
Wilkins, Lysa & Adrian 213 Boston Post Road Wayland, MA	Lease of real property

In re Robert N. Lupo

Case No. 09-21945

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jean Reynolds 89 Sudbury Road Weston, MA 02493 Non-debtor spouse	RTN Federal Credit Union 600 Main Street Waltham, MA 02451

In re **Robert N. Lupo**Case No. **09-21945**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Property Manager / Broker	Teacher
Name of Employer		Town of Weston
How long employed		19 years
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 2,000.00	\$ 3,096.15
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 2,000.00	\$ 3,096.15
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

RETT**RETT 9%**

\$ 0.00	\$ 444.35
\$ 0.00	\$ 195.85
\$ 0.00	\$ 50.57
\$ 0.00	\$ 31.92
\$ 0.00	\$ 278.65

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 1,001.34
----------------	--------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,000.00	\$ 2,094.81
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

\$ 0.00	\$ 0.00
\$ 24,414.00*	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 24,414.00	\$ 0.00
---------------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 26,414.00	\$ 2,094.81
---------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 28,508.81

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

*Net income before debt service

In re Robert N. Lupo

Debtor(s)

Case No. 09-21945

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,608.00
a. Are real estate taxes included?	Yes <u>X</u>	No <u> </u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	0.00
c. Telephone	\$	130.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	123.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	300.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	557.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	1,809.00
17. Other	\$	0.00
Other	\$	0.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 7,057.00 *

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	28,508.81
b. Average monthly expenses from Line 18 above	\$	7,057.00*
c. Monthly net income (a. minus b.)	\$	21,451.81

* Does not include mortgage debt service payments

SCHEDULE J

**Detailed Statement of Regular Expenses
from Operation of Business**

a.	Crystal Peruzzi (administrative assistant)	\$1500.00
b.	Postage and Office Supplies	\$200.00
c.	Realtor Dues	\$25.00
d.	MLS Fees	<u>\$84.00</u>
	Total	\$1809.00

**United States Bankruptcy Court
District of Massachusetts**

In re Robert N. Lupo
Debtor(s)

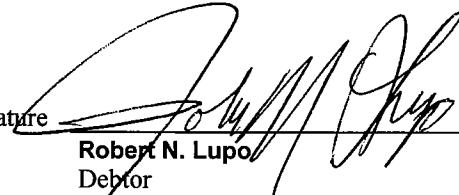
Case No. 09-21945
Chapter 11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
50 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 1/11/10

Signature 
Robert N. Lupo
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.